

The Review.

VOL. X.

ST. LOUIS, MO., APRIL 23, 1903.

No. 16.

COMPULSORY ARBITRATION IN NEW ZEALAND.



NEW ZEALAND some years ago adopted a law providing for compulsory arbitration in labor controversies.

One of the greatest enthusiasts on the benefits of compulsory arbitration is Mr. Henry Demarest Lloyd, a political economist of considerable renown, from whose lately issued book, 'A Country Without Strikes,' are compiled the following interesting particulars.

Compulsory arbitration, says Mr. Lloyd, proceeds on the teaching of experience that in labor troubles it is better to have committees than mobs to deal with, even mobs of one. Of all mobs there have never been any more dangerous than an individual beside himself with passion and greed, defying all laws of God and man that he may have his own way.

Everything that can be done by the New Zealand law to encourage these organizations is done. Manufacturers stay outside the organization of their associates in the hope of escaping arbitration, only to find themselves as easily brought before the bar as others. Organizations of workingmen which are not registered under this law can not hold land for their collective purposes and can not sue defaulting members. Of course, they can not vote for members of the Boards of Conciliation and Courts of Arbitration, and yet, when any disturbance arises in their trade, they find themselves brought before these boards and put under the same terms of employment as their fellows who have registered. These are powerful inducements for organization and registration, both by employers and workingmen, and there are others.

There is not a detail of any grievance a workingman may have which can not be brought out before the arbitrators and the public, if he is a member of a registered trade-union. For workingmen so organized there is no more "refusal to receive commit-

tees," no more insistence upon "dealing with individuals," no more talk from the co-working capitalists to them of "my business." When the member of the registered trade-union asks to be given some of the profits, there is no more putting him off with sweeping statements that "the business would not stand any increase in wages," statements which elsewhere have to be accepted, because there are no means of either challenging them or verifying them.

Loose allegations of that kind are not safe before the Court of Arbitration, for it can compel the production of books and papers and the attendance of witnesses to make them good. Public opinion in a dispute, where a registered union of labor or capital is concerned, does not have to get its information from one-sided newspaper accounts of the grievances of either employers or employés.

From the first, through all its decisions, the Arbitration Court has given trade-unionists, wherever possible, the right to be employed until they have all obtained work, before it permits the employment of non-unionists. Various reasons have been given by the court to sustain this policy. They have, for instance, held that the "advantages which were procured by unions for their members were obtained at some expense, and therefore it was but right, provided entrance to the union was not prohibited, that preference should be given to unionists, and if non-unionists would not pay the small fee and contributions to entitle them to the advantages, they had nothing to complain of."

Nowhere is the conservatism of the people of New Zealand and of the judges who have the compulsory arbitration law to administer better shown than in dealing with that part of the law which relates to penalties. This has been the last chapter in the development of the administration of the law, and the demonstration of the ability and determination of the judges to enforce penalties, when necessary, has given the crowning touch to the stability and dignity of the court.

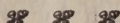
The penalties for violation of an award were obviously intended by the law as first passed, to be fine or imprisonment, or both, but, through some defect in the drafting, the only penalty which could be enforced was imprisonment. Undoubtedly, the fear of so harsh a punishment had its influence in keeping those subject to the award in line, but the workingmen and their friends feared that some case of obduracy might one day occur which would have to be punished, and that if anything so severe as committal to jail were inflicted for the breach of a law so novel, there might be a revulsion of public opinion, and possibly all that had been achieved might be overthrown. By common consent, the law

was so amended that fines as originally contemplated could be levied and enforced. That done, the judges show a firm hand in dealing with offenders.

Compulsory arbitration, according to Mr. Lloyd, has stood the test of actual experience. It is liked by all classes of people in New Zealand. It has hurt neither commercial, nor industrial, nor financial communities. It has made for peace and good will, and not led to what the London *Spectator* feared it would lead—industrial slavery.

Mr. Lloyd suggests that Americans can not possibly do better than by putting upon their statute books a law embodying all the essential features of the New Zealand arbitration provisions.

While we favor such an experiment, we are not so sanguine as to its successful issue as Mr. Lloyd seems to be. For in the first place, New Zealand, compared to the United States, is a very small commonwealth, about the size of the State of Colorado, and, secondly, its much-vaunted plan of compulsory arbitration has not stood the test of industrial depression, having been inaugurated and applied in the flooding tide of a new prosperity. It would be well, therefore, before trying it on a large scale in this vast country, to wait a little while longer to see how it will stand the test of "the lean kine."



THE "CATHOLIC LADIES OF OHIO."

This mutual insurance society, about which we have an enquiry, does not report to any insurance department, not even to the Insurance Commission of Ohio;*) so there are no official figures on hand to enable one to form a correct opinion regarding its present standing. A careful reading of the constitution and by-laws, in connection with the official organ of the order, will be of some assistance in forming a judgment about the value of the "insurance" promised by said concern.

Summarizing from the constitution, it can be said that the association is doing business on the assessment plan. The rates of assessment are apparently low, but the number of assessments is unlimited. At present there are 8 calls provided for, with the reservation that the State Secretary shall have authority to call extra assessments to meet emergencies. Under this system nobody can tell beforehand how much a member may have to pay in any given year. This is certainly a very objectionable feature,

*) The Insurance Commissioner of Ohio, Mr. A. I. Vorys, writes to the insurance editor of THE REVIEW in reply to an enquiry, under date of April 4th, 1903: "The Catholic Ladies of Ohio is not licensed by this Department to

transact business in this State, and I am unable, therefore, from the Department's records, to furnish you any further information whatever respecting it."

since no member on joining the society can form an estimate regarding the amount of yearly taxes thus assumed, and whether he will be able to meet them.

The promised benefits are classified in 4 grades, \$250, \$500, \$1,000, and \$2,000, limited by the condition in the certificate, that the amount payable on the death of a member shall be "for the first grade the proceeds of one full assessment, provided the sum does not exceed \$2,000; for the second grade half the sum of one full assessment, provided said half does not exceed \$1,000; for the third grade one-fourth the proceeds of one full assessment, provided said fourth does not exceed \$500; and for the fourth grade, one-eighth the proceeds of one full assessment, provided said eighth does not exceed \$250.

In other words, the benefit payable depends entirely upon the results of one assessment, independent of any cash on hand; whatever is collected in response to the assessment call, becomes available for the payment of such benefits, and not even all of it. Under rule No. 28, on page 17 of the constitution, it must be assumed that, if an assessment made for a \$250 loss should bring in \$250 cash, not the full amount, but only one-eighth, or \$31.25 would be paid to the beneficiary.

No member of this order can tell at any time with any degree of certainty, either how much he will have to pay each year, or how much his family is likely to get as benefit in case of his death. This is such a staggering proposition that only Barnum's well known remark can explain any apparent temporary success of this concern.

In the absence of reliable data, the official organ of the C. L. of O., of date March 18th, 1903, may furnish some interesting information. Therein is shown the State Secretary's "annual" report for the period January 1st to September 30th, 1902 (9 months.)

Total receipts,	-	-	-	-	\$10,052.23
Paid for expenses,	-	-	-	-	2,435.52

So the expenses of management were over 24 cents. for each dollar received !!

Under the heading of "Benefit Fund" is specified a list of payments to different parties, including trustees of the C. L. of O., in amounts of from \$370, as the lowest, to \$1,200 as the highest figure. But two of the items (paid to trustees) correspond in amount to the face value of \$1,000 certificates. So it is reasonable to suppose that in all other cases no certificate was paid for the full amount.

The balance in depository Oct. 1st, 1902, was \$2,307.64. Neither the number of members nor the amount of outstanding certif-

cates is shown in said report, so there is no chance for any comment regarding the prospects of the C. L. of O.

Under the circumstances it is to be sincerely regretted that neither the State Insurance Department nor the church authorities have power to stop such organizations from victimizing people who are ignorant of the first principles of life insurance. That the C. L. of O. have obtained the recommendations of several Catholic dignitaries is under these circumstances positively surprising.



THE ARCHDIOCESE OF ST. PAUL IN THE CATHOLIC DIRECTORY.

A few weeks ago THE REVIEW published a table showing the ratio of parochial schools to parishes with resident priests as given in the Catholic Directory for 1903. That these figures are not entirely reliable appears from a verification of the data furnished by the archdiocesan secretary or chancellor of St. Paul.

St. Paul claims about 24,000 young people under Catholic care, but to get that total several thousand very old people, Magdalens, and a number of hospital patients had to be counted in. Of course, death is the birth for a new life, and an octogenarian facing that event may be counted among the young for eternity. However, the Directory is not written in figurative language but should furnish cold facts. And taking the facts as given for the Archdiocese of St. Paul we find :

Number of students in Theological Seminary,	-	163
“ “ “ St. Thomas College,	-	230
“ “ young ladies in 10 academies,	- -	2,350
“ “ orphans in asylums,	- - -	290
“ “ foundlings in institute,	- - -	60
“ “ pupils in parochial schools,	- -	16,740
<hr/>		
Total,	- -	19,833

We are more than 4,000 short of 24,000. Where did the compiler get them? Evidently by counting in the inmates of the hospitals (2,220) and of the home for the aged poor (290), which two items immediately precede the total of “young people under Catholic care about 24,000.” But we are still short. The deficit is supplied by the inmates of reform schools, of the House of the Good Shepherd (380), and the pupils of the Christian Brothers’ commercial schools (460.)

We did not take the trouble to verify the number of pupils in the parochial schools. We have done that two years in succession, finding for one year that the number was underestimated,

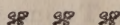
and for the other, that it was overestimated. We shall leave that as it is, but beg to call the reader's attention to other prominent vagaries in the summary for the St. Paul Archdiocese as found in the directories for 1901, 1902, and 1903.

	1901	1902	1903
Orphans.....	287	290	290
Foundlings.....	73	60	60
Aged poor in Homes.....	264	290	290
Inmates of Reform School and			
House of Good Shepherd	380	380	380
Baptisms, 1899 {	Infants, 6,385	} Total, 6,745.	
Adults,	380		
Baptisms, 1900 {	Infants, 6,385	} Total, 6,745.	
Adults,	380		

These same figures are given for 1903 and the same number of burials is reported for each of the three years (2,040).

Whilst the natural increase (excess of baptisms over deaths) amounted annually to more than 4,000, the total Catholic population in three years increased by only 5,000—from 220,000 in 1900, to 225,000 in 1903.

We pointed out the same inaccuracy in last year's REVIEW, page 257; but neither the diocesan compiler nor the editor of the Directory seems to have taken the slightest notice of it. Year after year the same foolery is carried on, and yet some Catholic editors delight in showing the remarkable growth of the Catholic Church in the U. S. from the pages of this *Mis*-directory.



A WORD OF CRITICISM ON THE SUBJECT OF HISTORICAL TRADITIONS.

TO THE EDITOR OF THE REVIEW.—*Sir*:

I hope you will not regard as unfriendly a criticism on the papers adapted from the *Bombay Catholic Examiner*, in Nos. 11 and 12 of THE REVIEW. The heading "Spurious Pious Legends" appears needlessly offensive, inaccurate, and superfluous. "Spurious," in its usual meaning, implies falsehood proved to be such and indeed generally intentional fraud. Its application to many, if not all the legends referred to in the articles in question, is not warranted by even historical criticism. The stories of St. James having traveled in Spain," or of St. Lazarus having been a bishop, may be unsupported by sufficient evidence, but they are not therefore spurious in themselves. It would be needful before styling them so, to have direct evidence of their untruth, which I am not

aware exists. To use a needless offensive term for the beliefs of others seems hardly consistent with Christian charity.

The distinction familiar to Catholic writing since the Middle Ages between "legends" and "beliefs," *legenda et credenda*, seems to be ample for modern use. The legends are to the history of men in the Church much what historical romance is to scientific history. They may embody real fact though not claiming scientific proof. Walter Scott's novels are in a sense true history as much or more so than Gibbon's or Robertson's. You would hardly describe them as "spurious history" in any event. It seems that at least the same treatment should be given to the "Golden Legend" or the "Fiorette."

It hardly seems that the existence of ill authenticated historical traditions among Catholics needs special branding above others. The staple of human history of all nations is lacking in scientific proof from Livy to Froude. Historical traditions among Catholics are subject to the same law of fallibility as other human traditions. So are the evidences sometimes brought against them. The thesis alluded to in the article in No. 11: "That it can be clearly proved from the bulls of the popes that the translation of the House of Loreto is not a historical fact," is not necessarily a historical truth because it was defended recently at Munich. The twentieth century has no special infallibility above the nineteenth or thirteenth, and Archbishop Kenrick is as weighty an authority *prima facie*, as a Franciscan doctor to-day. It would be interesting to know what "the bulls of the popes" are that establish clearly this historical negative. Did they exist before the present century or were they only unknown before its commencement? Are the bulls in question authentic, inauthentic, or spurious? We know that bulls are named of all three classes. It is well to remember in this connection that it is only within the last two centuries that the Bullarum Romanum has an official sanction. Many of the documents in it of earlier date have merely the authority of the source from which they were taken by scholars. The famous Bull of Adrian to Henry II. is an example. Did the Minorite doctor prove the authenticity of the bulls he quoted as well as their existence?—BRYAN J. CLINCH.



A Catholic mutual has been founded in France with a view of supplying the salaries of clergymen deprived of their income by the government. The entrance fee is about \$3, and the annual premium 2% of the sum insured. Evidently enthusiasm has carried away the well-meaning organizers. They should remember that fine promises butter no parsnips.

THE STEEL TRUST'S PROFIT-SHARING PLAN.

Walter Wellman has an article in the March number of the *Review of Reviews* on profit-sharing in the American Steel Corporation, under the heading: "The Steel Corporation Points the Way." The Steel Corporation needed more money. Its shares had been a drug on the market. A scheme was hatched out to get money outside of the usual channels. Says Mr. Wellman:

"An occurrence of tremendous and far-reaching importance is the success of the United States Steel Corporation's wage-earn-ers' investment and profit-sharing plan. When this plan was announced, January 1st, every thoughtful man in the country gave it close attention. Here was an experiment which any one could see drove straight at the roots of the interwoven problems which have been brought acutely to the front by the development of modern industrialism in America,—the problems of actual ownership of the great industrial corporations, of the relations of such corporations to the predominant opinion of society and therefore to the lawmaking power, of the relations of labor and capital, and the bearing of all these upon the rise of Socialism. To many lips came the expression: It is a clever, an artistic, an ingeniously contrived plan; but, will it work? Will the wage-earners take hold of it in earnest?

"We have not been compelled to wait long for the answer. The directors of the Steel Corporation offered 25,000 shares of stock to their 168,000 employés. The books were to be kept open thirty days. No one dared believe that within this month, while the plan was so new, while all sorts of prejudices or fears might deter subscribers, and while the great mass of employés would still be studying and thinking about the offer which to them must have seemed somewhat novel and complicated, all or even one-half of the proffered stock would be taken up. Yet, when the books closed Saturday evening, January 31st, it was found that the 25,000 shares offered had been subscribed for more than twice over. Twenty-seven thousand six hundred and thirty-three employés had subscribed for 51,125 shares. This was success,—success complete and surprising. Almost exactly one-sixth of the vast army of employés of the corporation had declared that they wished to become owners of the securities of the company for which they work. Best of all, the very men who, it had been feared, would not take kindly to the project,—the men who stand bare-bodied in front of the furnace-fires, or like magicians handle the glowing rails or bars of molten metal, or delve in the gloomy mines, or watch the myriads of machines, or keep the books in the offices,—have most eagerly responded to the company's offer. Those who thought that the real workingman, the man who

works with his hands for daily or weekly wages, would not participate in this plan, must be agreeably disappointed by the returns. Look at the facts:

"Fifty per cent. of all the subscribers (14,260 men), taking nearly 60 per cent. (29,013) of all the shares subscribed for, belong to Class E, which is composed of men who receive salaries of between \$800 and \$2,500 a year each.

"Forty-four per cent. of all the subscribers (12,170 men), taking nearly 30 per cent. (15,038) of all the shares subscribed for, belong to Class F, which is composed of men who receive salaries of less than \$800 a year each.

"Ninety-four per cent. of the subscribers earn from \$2,500 a year downward, and their subscriptions amount to nearly 90 per cent. of the total. Only six per cent. of the subscribers, taking only about 10 per cent. of the shares, belong to the classes of employés in which may be found managers, superintendents, and the higher-salaried officials of the company. These men wanted many more shares, but, under the limitation set, were unable to get them.

"When the directors of the corporation met early in February to receive the reports of the success or failure of their project, they found themselves embarrassed by the opulence, not annoyed by the meagerness, of the results. Gratified beyond measure, they voted to allot a total of about forty-five thousand shares among the subscribers."

Magnificent, eh? And how was it brought about? Mr. Wellman tells us: Employés subscribe for stock, one or two shares apiece. The shares cost \$82.50, or less than the market value (face value?) Each employé pays in monthly installments, taken from his wages, and he may have the payments made small or large, as he likes, save that not more than 25% of his wages may be so used in any month, and he may not be more than three years in completing payment. Dividends at the rate of 7% a year go to the subscriber from the date of his first payment. Interest at 5% is charged on the deferred payments. In other words, the corporation sells stock below the market price, on credit, and pays the holder 2% a year in dividends more than he has to pay in interest. But this is not all. Inducements are offered the employé to complete payment for his stock and to hold it. As soon as he has fully paid for it, the certificate is issued in his name, and he is free to dispose of it. But to make it worth his while to hold it and, at the same time, keep his place as a working partner in the company's service, the corporation says to him: "If you hold your stock, and beginning with January next year you show it to the treasurer of your company, and present a let-

ter from the proper official that during the preceding year you have been in the employ of the company and have shown a proper interest in its welfare and progress, and you do this each January for five years, we will give you, in addition to the dividends paid you, a bonus of five dollars per share for each year. During the second period of five years, we will pay you a further yearly bonus, as a reward for your continuous faithful service." The amount of the second bonus can not now be fixed, but it will doubtless be larger than the first one. Ample provision is made for the protection of subscribers who from one cause or another are unable to complete payment. Subscribers who discontinue payments get their money back and keep the difference between the 7% dividends and the 5% interest. In the case of subscribers who die or are disabled while faithfully serving the corporation, after having paid for their stock, the five dollars per share yearly bonus is not lost, but is paid over to them or to their estates.

In the case of a rolling-mill worker who subscribed for, say, two shares of stock and undertook to pay for them in one year, the shares would cost him \$165; his monthly payments would be \$13.75; five per cent. interest on these deferred payments would be about \$3.75. At the end of the year he would own his stock outright, and get the \$14 in dividends, or \$10.25 over the interest. If he remained in the service of the company for five years, he would in that period draw in dividends \$66.25, and \$50 in yearly bonuses of \$5 a share. His total outgo for the five years would be \$165; total income, \$116.25. And he would then have, as his own, free of all charges, an investment bringing him perpetually \$14 a year, and at least \$24 a year as long as he remained in the service of the Steel Corporation.

It is the announced intention of the corporation to make another offer of stock next year, and the outlook is that the shares will be subscribed for many times over. "The broad-viewed men who are guiding the destinies of this, the greatest corporation in the world," we are told, "have caught the spirit of the democratization or 'peopleizing' of our industrial combinations. At the present time, there are about ninety thousand holders of Steel Corporation shares. It is probably safe to predict that within five years there will be a quarter of a million stockholders. Ultimately, the great bulk of these securities will be diffused among the people."

The article winds up thus:

"By giving its employé's opportunity and inducement to save their earnings and invest them in the shares of the company, by making even the humblest workman an indirect participant in the profits of the concern for which he works, by setting aside a

share of the profits for annual distribution among the men whose skill and judgment, whose yes or no, enter so largely into the economics and successes or failures of the giant organization, and by taking the public into confidence through full and frank reports of all operations, the United States Steel Corporation has pointed out the path which it is believed many other industrial companies will be glad to follow."

This, then, in the eyes of the writer, seems to guarantee the solution of the labor question. We should agree with him if fine promises buttered parsnips. Hundreds of insurance mutuals promised big returns for a song, how many have kept their promise? Big concerns like the Steel Trust, in time of prosperity may redeem their pledges on greatly watered stock, but when depression sets in, the promises can not be kept. When that time comes, as it is bound to come, we fear the men holding shares for which they paid with their sweat, will come to grief and find that it was a Steel Trust.

38 38 38

BOOK REVIEWS AND LITERARY NOTES.

"Aux Canadiens-Français—Notre Drapeau." Cadieux & Derome, Montréal Canada. 1903.

This pamphlet is the outcome of a discussion carried on in the French-Canadian press for many months past, regarding the propriety of adopting a flag symbolical of the aspirations of that young but promising people.

A great many views have been expressed and, as usual, some of them have excited violent opposition. The anonymous author of this pamphlet reviews the state of the question and gives the reasons why a distinctive flag should be adopted by French-Canadians, and that the old flag of Carillon, so nobly sung by Canada's best and most beloved poet, Crémazie; a flag which vividly recalls the glorious days of New-France under Montcalm and Lévis.

The writer puts aside the flag of the French republic, so frequently recommended by a certain class of men in Canada, showing that it has no meaning to the Canadian and that the unsavory conduct of the present government of France renders it totally undesirable. This flag originated towards the end of the First Empire and has been the emblem of revolutionary governments ever since. Besides, it is the official flag of a government to which Canadians owe no allegiance in the present order of things. Again, it might, if officially adopted by the race in Canada, create distrust and animosity on the part of the British government.

The flag of the Province of Quebec is also disposed of for the reason that there are French-Canadians living in the other provinces and also in the United States.

There is need, then, of an emblem that will appeal to the minds and the hearts of all French-Canadians, no matter where they may, now or hereafter, choose to live. Such would be the lovely old flag of Carillon, with its background of blue and its white cross extending from the center to the four ledges, and with the traditional *fleur-de-lys* of the old French monarchy ornamenting the four corners.

An earnest appeal is made to all true patriots to rally about this flag and to make of it the national emblem of the French-Canadian race! The purpose is to effect this at the coming celebration of the national holiday, the 24th of June, 1903, when an exceptionally fine program will be carried out in Montreal, for the dedication of a monument to the great and patriotic Bishop Bourget, of saintly memory. If the plan be successful, that date may yet prove an important mile-stone in the annals of French-Canadian history.

—According to the April *Messenger*, Richard Bagot's latest novel 'Donna Diana' is mean and nasty throughout and deserves severe censure, though the author loses no opportunity of declaring himself a Catholic. Since the publishers, Longmans, Green & Co., when they were apprized of their mistake in selling such a book, expressed their regret that anyone "should have thought that there was an occasion for a protest," the *Messenger* is justified in advising Catholic readers to look closely into the publications of this firm in future before purchasing them.

—The Diocesan School Board of Philadelphia, to whose splendid annual reports THE REVIEW has repeatedly adverted, has undertaken to get out quarterly *Educational Briefs*. The first is a reprint of 'M. Gabriel Compayré as a Historian of Pedagogy,' by the late Brother Azarias. "To us Catholics it is a matter of profound regret," he says among other things, "that the field of pedagogy in the United States should be so neglected. It is our fault. The past is ours, but we treat it shamefully. We let its sacred memory be enveloped in a growth of rank weeds that hide and efface noble records; we permit its deeds to be misrepresented; its honor to be stained; its glory to be tarnished; and scarcely,—or if at all in feeble accents do we enter protest. We allow our enemies to usurp ground that by every right and title should be ours."

MINOR TOPICS.

Ancient Long-Distance Telegraphy.

The recent developments in wireless telegraphy recall the fact that long before the dawn of the Christian era wireless methods of communicating intelligence to a distance were employed—not electric telegraphs, as the term is generally understood, it is true, but wireless they certainly were.

Polybius, the Greek historian, describes a telegraph system for military purposes, 300 B. C., in which torches were placed on high walls in pre-arranged positions to correspond to letters of the Greek alphabet, and by a suitable manipulation of the torches messages were thus transmitted to a distance. The Gauls, too, were wont to transmit important intelligence to a distance by a cruder but simpler method. A messenger was sent to the top of a hill, where he shouted his message, apparently to the winds. Soon from afar a remote voice answered him, and this voice repeated the message to another listener further on, and thus, from one to another, a message sped, and it is recorded that in three days a message calling all the tribes of the Gauls to arms traveled in this way from Auvergne to the banks of the Rhine.

Later on came another wireless telegraph system—the semaphore telegraph—and this was in operation all over Europe prior to and for some time after the introduction of the electric telegraph. This semaphore telegraph employed arms on posts akin to those seen to-day along every railway in the world, and a certain position of the arms, like the torches in the Polybius system, corresponded to certain letters of the alphabet, and by varying the position of the arms as required, experts were able to transmit messages from one station to the other at the rate of two or three words per minute. The towers on the top of which the semaphores were erected were often 50 to 60 feet high, and were placed on eminences about six or eight miles apart. In Russia alone there was a string of these towers from the Prussian frontier to St. Petersburg, a distance of 1200 miles or more.



Insuring Against Bad Debts.

The question has frequently been asked of late: Almost every kind of catastrophe is now shorn of its full powers of destruction by means of insurance of one kind or another; why not deal with insolvency in the same way?

When a firm fails, everybody usually wants everybody else to settle, and thus one large failure often brings on a considerable panic.

As an antidote there is now provided "credit insurance." Suppose a man is insured against losses from bad debts. Suppose that one of his debtors fails. Without insurance his credit might be badly shaken and his creditors, thinking that he was in a dangerous financial condition, might begin to demand a prompt satisfaction of their claims. Being insured, he is not exposed to any such embarrassing attack. He is able to show that he has

been insured against loss from bad debts, and that the credit insurance company stands ready to reimburse him to the full extent of his loss.

The idea is not entirely novel. The first attempt to use credit insurance was made in England and in France about 200 years ago. Perhaps because they lacked the information which is now furnished by mercantile agencies, the credit insurance companies of century before last did not succeed. Of late years the credit insurance idea has been revived and has met with better luck. Its application to ordinary losses from ordinary insolvency, and to the extraordinary conditions resulting from extraordinary failures, can not but be of interest both to the professor of political economy and to the practical business man.



*"The Tyranny of
Humor."*

The N. Y. *Evening Post* uses the case of the late Charles Godfrey Leland, who is almost universally known by his 'Hans Breitmann's Barty,' and but little known by his charming works in folk and gypsy lore, as the text for an article on "The Tyranny of Humor," in which it sets forth that as a people we have pushed humor to the extreme and that "a nation ridden by humor may be as pitiable as one dominated by priestcraft or panic."

While it may be true that humor survives longest, it is fortunate, perhaps, that this is so, for while the extreme of humor may be tiresome, in reasonable degree it is a blessing. It has saving grace. The *Post* says "we can not always be grinning through a horse-collar." That is not necessary, for grinning through a horse-collar is not necessarily an expression of humor. Rather it is that low order of buffoonery which is not humor at all. The intense forms of effort, even of enthusiasm, may not be in consonance with humor, but, as the *Chicago Tribune* sagely observes, humor is an excellent preparation for these forms, and it is a pity that wild-eyed reformers and hysterical apostles of progress do not have a higher appreciation of it, for it makes the monotony of life more endurable. It is a physical rest. It stimulates activity when the humor is genuine. It clears away the cobwebs, purges the mind of prejudices, and establishes the proper human perspective. It is a relief from painful tensions and, as George Meredith insists, implies "a sane and true criticism of life."



*Archbishop Ireland—for
Framing!*

You may see Archbishop Ireland puffed in the newspapers these days and public attention called to a new engraving of His Grace, printed on plate paper for framing; the subjoined letter will show you the reason:

"Battle Creek, Mich., April 6th, 1903.

"TO THE EDITOR OF THE REVIEW.—Sir:

We are sending you under another cover an early proof of an engraving of Archbishop Ireland, which will be furnished with *The Pilgrim* for May as a supplement. The drawing from which this engraving is made is a sketch in colored crayon by J. M.

Gaspard, a leader in his profession in this line of art work. The portrait which is printed on plate paper, for framing, accompanies a character sketch of Archbishop Ireland by Prof. Maurice Francis Egan, professor of English literature at the Catholic University at Washington, who is as you know one of the foremost literary men in the United States. We shall be pleased to have you accept this proof and will be grateful for any notice you might give of the feature in your publication. Yours very truly,
WILLIS J. ABBOT."

We have received the engraving. It is beneath criticism. We hope Mr. Egan's "character sketch" in the May number of the *Pilgrim*—a journal of which, by the way, we never heard before—will show the "Pauline Prelate" in a better light.

***Catholic Schools as
Models for the State
Schools.***

The Church Calendar of the Holy Family Parish, Chicago, vol. xvi, No. 1., quotes ex-Postmaster James, a non-Catholic, as follows:

"Every employer of clerks will verify what I say on this point. The majority of the applicants for situations in the banks, the offices of the big transportation companies, the mercantile houses and other business concerns are unable to write proper letters of application. Their handwriting is bad; often they can not spell. The old thoroughness of elementary training, the hard digging at the work of laying the foundation of education, in the mastery of English and arithmetic and the acquisition of a clear, legible handwriting, have been abandoned in too many schools. There are exceptions, for which the country should be thankful, and a surprisingly large number of these exceptions are found among the elementary schools conducted under the auspices of the Catholic Church. In them the former thorough teaching of the 'three R's' seems to have persisted; and while no one can be more sensible of the great work that the public schools are doing than myself, I must commend the elementary methods of the Catholic schools to the public school authorities in many cities."

***The Romanic Element
in Civilization.***

Professor Wagner, who lectures on political economy in the University of Berlin, delivered an address the other day in which he ridiculed the Monroe Doctrine as an empty pretension of no stability. Incidentally he paid the following tribute to the Latin races:

"As a member of the Germanic race I do not want to see the Romanic element pressed to the wall, because it is indispensable to the world's civilization and is a necessary complement to Germanic culture. This applies to Italy and France and even to Spain. What do we Germans owe to them! What would our civilization be without Italy and without France? They are as indispensable to us as the classic peoples were. . . . Aside from some technical and business spheres, what has the United States done of importance for the real civilization of the world? What

has it done that has deserved to be named in the same breath with the achievements of Italy and France?"

This utterance has been severely criticized in the American press, but that can not blind the unprejudiced student of history to its truth.

We note with great satisfaction from the *Catholic Union and Times* (April 9th), that Attorney-General Cunneen of New York has officially given it as his opinion, in a letter to the City Attorney at Dunkirk, that there is not in the statutes of the State of New York, any justification for prohibiting unvaccinated children from attending private or parochial schools.

A later despatch says: "This is a sweeping victory for the Catholic schools, emphasizing their distinction from the public school system and freedom from the public school laws. It settles a long fight between the local and State health officials and the Dunkirk parochial schools."

THE REVIEW sincerely congratulates the Catholics of Dunkirk on this splendid victory and hopes their example will induce others to resist the insufferable tyranny of deluded "health-boards."

The Boston *Pilot* (No. 15) advertises Heyse's "Mary of Magdala, as "a great religious drama," and says: "The widely disseminated criticism of the Rev. John Talbot Smith, who regards the play and Mrs. Fiske's impersonation on the whole very favorably, is warrant that there is nothing in it to offend Christian susceptibilities."

We have not seen Mrs. Fiske's English version of "Mary of Magdala," but if it is "faithful to the spirit of the original," as the *Pilot* tells us, we must deplore its recommendation in the columns of a Catholic newspaper. The Catholic press of Germany, where the play originated, has unanimously condemned it, and the government censors, as our readers may remember from the despatches in the daily papers, would not permit it to be produced, even privately, in Berlin.

The *Catholic Columbian* recently suggested that Thanksgiving be elevated to the rank of a universal Church holyday. "We already have a universal holyday for thanksgiving," observes P. Bede Maler, O. S. B., in the *Paradiesesfrüchte* (No. 4). "It is the feast of the Most Holy Trinity. Really, the whole ecclesiastical year is one grand thanksgiving day. Moreover, various nations already have their own thanksgiving day—the last day of the year, which they celebrate with solemn divine service, which is the chief feature, not the turkey that is uppermost in this country. We are quick to set up as originally American that which is old and has been practised by other peoples in a much nobler manner. The annual thanksgiving proclamation of our President represents for most of us little more than a formality."

